

Newsletter

Winter 2015



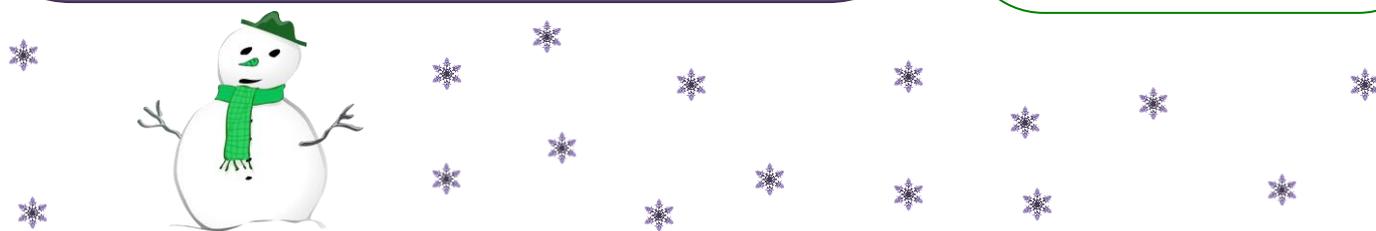
Welcome to our Winter 2015 Newsletter!

We are saying a farewell to Jean Geer Housing Manager who will be retiring after Christmas. We would like to welcome Mandy Mullings who joins us in December 2015 and will take over from Jean. We would like to thank Jean for her hard work and support over the past 2 years.

Upcoming Events

Join our tenant panel
call us on
0121 382 5105 or email
bcha@bcivic.co.uk
You don't have to attend
meetings as we can still
get your views over the
phone or via post

Our next meeting
16/12/15 @1:30pm



Rent Statements

You will have recently received a copy of your rent statement in the post. We are doing this so you are able to check your rent account is up to date and the payments received by us are correct. If you have any questions about your rent account please contact us.

Rent Reviews

There will not be the usual annual rent review in January 2016. In future assured rent reviews will be in April each year we will provide further information on the 2016 rent review in the New Year.

Christmas Opening Times 2015/16

Our offices are closed between Thursday 17th December 2015 and we re-open our offices on Tuesday 5th January 2016. We will be checking our answerphone throughout this period and responding to non repair emergencies. The out of hours Repairs Service is also available throughout this period:

Gas Heating emergencies please call: **0121 369 0560**

Any other emergency repairs please contact: **0121 554 2273**

If you smell gas or think you have a gas leak call free on 0800 111 999.

Lending (Loan Illegal Money Sharks)



A Loan Shark is someone who lends money without the correct permissions. These permissions are granted by the Financial Conduct Authority. Loan Sharks rarely, if ever, give any paperwork and if payments are missed they often use intimidation and violence to get money from their 'clients'. The Illegal Money Lending Team are there to help. If you have any information, however small, on loan shark activities they can help.

- Have you been offered a cash loan?
- Have you been threatened when you couldn't pay?
- Has your bank card been taken from you as a security?
- Does what you owe keep growing even though you are making payments?

If you can answer yes to any of the above then you may have been bitten by a loan shark. If you, or anyone you know, is experiencing any of the above or has any knowledge of loan shark activities then contact **Birmingham City Council Illegal Money Lending Team IN CONFIDENCE**.

They can be contacted 24 hours a day, seven days a week on:

Telephone: 0300 555 2222

e-mail: reportaloanshark@stoploansharks.gov.uk

or by text to: loan(space)shark(space) + your message to 60003

Repair Appointments

May we please ask all of our tenants to keep their appointments with our contractors. Over recent months a number of appointments have been cancelled at the last minute or tenants are not at home at the designated time.

Extra call outs cost extra cash ! If this continues to be a problem we may have to consider how we recover the cost of broken appointments.

Please be mindful when agreeing a time that you ensure that someone is at home to allow access !!!

Tenant Liaison Visits

We would like to thank our tenants for allowing us access into their homes this year and look forward to meeting tenants in 2016. If you have any tenancy issues please give us a call on 0121 382 5105.

Universal Credit

Universal Credit will replace certain current benefits and tax credits with one payment for working age people whatever their employment status. It should be much simpler as people won't need to change to a different type of benefit when their situation changes, such as moving in and out of work. Between now and 2017, Universal Credit is replacing the following six benefits: Jobseeker's Allowance, Housing Benefit, Working Tax Credit, Child Tax Credit, Income Related Employment Support Allowance and Income Support.

If you're already claiming one or more of these benefits, you should carry on claiming as normal. You'll be told when you need to do anything differently. Universal Credit is being introduced in stages. Newly unemployed people will be affected first. By the end of 2017 everyone claiming the six benefits and tax credits mentioned above will move onto Universal Credit. **Currently in Birmingham only new claims for benefit from single people are affected.**

Who is and isn't affected?

All working age people claiming one or more of the six benefits we've mentioned will be affected sometime between now and 2017. People claiming all other benefits, such as those listed below, will remain outside of Universal Credit and will not be affected by these changes:

Attendance, carers' and disability living allowances, Pension credits, Personal independence payments, State retirement pensions Contributory job seekers' allowance or employment support allowances, Bereavement benefits,, Maternity allowances, Local council tax support schemes Statutory sick, maternity, paternity or adoption pay. If you and your partner are above pension credit age you will not be affected. People living in supported housing or sheltered housing are also not affected

I'm not affected yet – why should I take any notice?

Making and managing your claim online

- „ . Make sure you have access to the internet and you're happy to use it
- „ . If you don't have access to the internet at home, you can get online in a lot of places, such as Job Centre Plus or local libraries
- „ . You can also contact the Universal Credit helpline on 0345 600 0723.

Waiting six weeks for your first payment

- „ . Start saving small amounts regularly now so you have enough to live on and pay your rent for up to six weeks
- „ . You can pay a little extra on top of your rent to build a credit on your rent account
- „ . You can save small amounts each week with any bank or post office

Having a bank account

- „ . All banks offer basic bank accounts. There's usually no fee and you can set up direct debits to pay rent and other regular bills
- „ . You can also open an account with the Post Office or a credit union.
- „ . Please get in touch with us if you're worried about being able to open or manage a bank account, as we can offer help and support. We may also be able to ask the Government to pay your rent direct to us if this is something you think you'll struggle with under Universal Credit.

One payment per household

Decide if you'll need a joint bank account, or if it's best to have it paid into one partner's account. More advice can be found at www.moneyadvice.service.org.uk/en/articles/joint-universal-credit-payments-for-couples

Paying your own rent

- „ . Rent must be paid in full and on time.
- „ . Please get in touch with us if you're worried about paying your rent now or when you claim Universal Credit. We can and want to help.

Budgeting and debt management

- „ . Now is a good time to develop good budgeting skills and get on top of any debt
 - If you need help with budgeting or dealing with debt you can contact us in complete confidence, for advice and support
- „ . You can also get advice from The Citizens Advice Bureau, or the Money Advice Service on 0300 500 5000.

Finding work, or more hours

- „ . People in work should be better off under Universal Credit, even if it's part-time. So if you're able to work, contact your Job Centre Plus.

Gas Safety Checks – Keeping you safe

We told you in our last newsletter about the importance of letting our gas contractor's Status into your home to carry out the annual safety check. As well as being a legal requirement we need to check that all your appliances are working correctly and more importantly that you and your family are safe.

What can you do to keep safe?

We use gas at home every day for heating and cooking without thinking about it. But there are some dangers that you need to be aware of.

Carbon monoxide comes from lots of different sources around the home, such as gas appliances and is normally safely removed. However, it is a colourless and highly poisonous gas that can kill without warning. It does not smell and you can not see it. It's called the 'silent killer' and on average, kills 40 people per year and injures around 300. We fit carbon monoxide detectors in our homes which are normally located near your boiler.

How to detect carbon monoxide poisoning

The first symptoms of carbon monoxide poisoning are similar to flu and will not get better after a couple of days. They include headache, feeling tired, shortness of breath, feeling sick and dizziness.

You need to look out for:

- Your boiler's pilot-light burning orange, instead of blue
- Sooty stains on or near your appliances
- Excessive condensation in the room

To help prevent carbon monoxide poisoning you can:

- Fit alarmed carbon monoxide detectors in your home
- Allow the engineer into your home to carry out the yearly gas safety check on your heating system and vents.
- Always use a Gas Safe registered engineer to service and install your own appliances
- Never block air vents, outside grills, flues or air bricks
- Never use an appliance, such as gas cookers, if you think it may not be working properly
- Never use fuel-burning camping equipment inside a home, garage or vehicle.
- Never leave a car running in a garage, even with the garage door open
- Do not use petrol tools or engines indoors

Look out for faulty appliances

As your landlord, we are responsible for maintaining your gas boiler, pipes and vents. However it is your responsibility to make sure your gas appliances, such as gas cookers are safe and serviced by a Gas Safe registered engineer. It is important your gas appliances are serviced every year to highlight any faults or wear and tear that may make your appliances unsafe. Poorly maintained appliances can put lives at risk and gas leaks can lead to explosions, which could kill you and your family. Faulty gas appliances and lack of ventilation can lead to carbon monoxide poisoning.

If you smell gas or fumes, follow these steps:

- Put out any cigarettes; turn off gas fires, cookers or anything else with a naked flame.
- Turn off main gas supply(the on/off lever is located next to your meter.)
- Open windows and doors to let the gas out
- Do not turn any lights or sockets on or off or light any matches.
- Ring National Grid on **0800 111 999** from outside the property.

ARE **YOUR** HOME CONTENTS PROTECTED THIS WINTER?



Available to all tenants is a **Home Contents Insurance scheme** that gives you the chance to insure the contents of your home in an easy and affordable way. There are many benefits and it's so easy to apply.

Ask your local housing officer for a free information pack or call My Home Insurance on 0345 450 7288.

Terms and conditions, limits and exclusions apply. A copy of the policy wording is available on request.

THISTLE
TENANT RISKS

The National Housing Federation My Home Contents Insurance Scheme is a product name arranged and administered on behalf of the National Housing Federation by Thistle Tenant Risks. A trading style of Thistle Insurance Services Limited. Lloyd's Broker. Authorised and Regulated by the Financial Conduct Authority. A ILT Group Company. Registered Office: The St Botolph Building, 138 Houndsditch, London, EC3A 7AW. Registered in England No 00338645. VAT No. 244 2321 96. The National Housing Federation is an Appointed Representative of Thistle Insurance Services Limited.

My Home
Contents Insurance

NATIONAL
HOUSING
FEDERATION

NATIONAL
HOUSING
FEDERATION



My Home
Contents Insurance

10 reasons to choose My Home Contents Insurance Scheme

- Flexible regular Pay-As-You-Go payment options
- No fuss, quick and easy to apply either through the post or over the telephone
- No excess (you do not pay the first part of the claim)
- Covers fire, theft, flood, water damage and other household risks
- Covers damage to internal decorations
- Covers accidental damage to sanitary fixtures such as toilets and washbasins
- Covers damage to external glazing for which you are responsible
- Covers lost or stolen keys and freezer contents
- You do not need to have special door or window locks
- You do not need to have a bank account



Terms & conditions, exclusions & limits apply. A copy of the policy wording is available on request.

Ask your landlord for a free application pack or to apply for cover today, call My Home on:

0345 450 7288

email: myhome@thistleinsurance.co.uk or visit www.thistlemyhome.co.uk

The National Housing Federation My Home Contents Insurance Scheme is a product name arranged and administered on behalf of the National Housing Federation by Thistle Tenant Risks. A trading style of Thistle Insurance Services Limited. Lloyd's Broker. Authorised and Regulated by the Financial Conduct Authority. A ILT Group Company. Registered Office: The St Botolph Building, 138 Houndsditch, London, EC3A 7AW. Registered in England No 00338645. VAT No. 244 2321 96. The National Housing Federation is an Appointed Representative of Thistle Insurance Services Limited.

THISTLE
TENANT RISKS